

Risky Pictures

An Honors Thesis (HONR 499)

by

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A red ink signature, likely of Kevin Gatzlaff, written in a cursive style.

Celeste Calkins

A black ink signature, likely of Celeste Calkins, written in a cursive style.

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Abstract

Artists and businessmen sit on two opposite ends of the career spectrum. On one hand, artists rarely earn a stable and predictable income, and their career centers around creativity, breaking boundaries, and altogether forging their own paths. Businessmen, and specifically risk professionals (bankers, investors, actuaries), work in careers which require the following of rules, and applications of mathematical sciences. At first, they would seem to share nothing in common. This thesis attempts to create a common ground for the two groups through photography, where the subject of each image is risk. Through the medium of photography I attempt to educate artists, risk professionals, and anyone else about the risks which fill our world, and about how these risks can be transformed into art.

Acknowledgements

I want to thank Dr. Kevin Gatzlaff for judging the risk component of my photographs and teaching me about identifying risk. Also, I want to thank Ms. Celeste Calkins for critiquing the art component of my photographs.

I would like to thank Shelby and Colin for helping me capture, select, and edit my photographs.

The Artist's Statement

Four years ago I arrived at Ball State University with the full intent of studying actuarial science, graduating on time, and becoming an actuary. Well, at least that was the basic idea. Along the way there were some changes in the plan. I never dropped the actuarial science major, but I danced with the possibility of not becoming an actuary, but a professor.

When I entered college, mathematics was my passion. It took me a few years of post-secondary education to realize that there are two types of mathematics: applied and theoretical. My preference between the two was theoretical. However, one needed an advanced degree, preferably doctoral, to even think about having a decent career as a pure mathematician. Eventually, the realization set in that becoming a professor would require a lot more schooling, a lot more money, a lot more politics (I cannot bear politics), and, ironically, a lot more risk (reaching the status of a tenured professor does not come easily). Thus, I'm back to where I started.

Four years have passed. I have studied risk, finance, probability, mortality, data modeling, and a whole slew of other topics which arise in the field of actuarial science. Now, I am a senior, soon to graduate, and fairly excited to do so. Ball State treated me well. Under the quality tutelage of the professors at the university, I am prepared to enter the actuarial workforce. Indeed, within a few weeks of graduation I will start my career in the life insurance industry. That industry came to be my desired choice of industry pretty early on into my college career. I feel blessed.

Recently, however, I discovered a joy for photography within my final semester at Ball State. Since my schedule possessed the space for some elective classes, and I always like to find new things to learn about (fall semester of 2013 I took an ancient Greek class), I signed up for a digital photography class. It did not take long for me to realize that this was something I enjoyed. Any art usually challenged me. Either creativity eluded me, or I merely did not possess the patience with which to discover my creativity. But with photography, I could finally produce the creative images inside of my head. Take, for example, drawing. In my head, when I was younger, I always had fantastic images of something to draw. If I tried to actually draw them, they never matched what I had pictured. Photography allowed me, with the push of a button, to produce the images in my head. If something was wrong, I just changed the settings and/or position of my camera and tried again.

When the time came for me to create a thesis, I struggled for a while to discern an idea. Finally, it dawned on me to make the process enjoyable, and so I selected photography. Very soon after making this decision, I realized how I could combine my major with my hobby. Thus we have the genesis of this photographic collection.

I quickly grew a fondness for my idea. I have such a passion for risk. Risk makes my career possible. Risk is a problem that needs to be solved, but does not always have an easy solution. Risk is everywhere, and it never takes a break. On the other hand, I really enjoy taking pictures. Never would I consider making it a career, because then it might become less enjoyable, and more like work. So, here was a thesis idea that let me focus on both. Not only so, but I soon realized that this project would be able to educate viewers.

As a soon-to-be risk professional, it was relatively easy to spot risks all around me. Yet, for most other people that is not the case. Even worse, so many people are unaware of the risks they are exposed to, either by their own accord or somebody else's, every single day. In my mind, it should not be this way. My hope for my audience was an enlightenment of what goes on around them that may be less obvious.

Personally, I hoped to learn more about risk, and more about photography, as a result of completing the thesis. I know quite a bit about risk, but I will never know everything, and mere knowledge does not make one an expert. With photography, I am just beginning, and so my knowledge is very limited. I hoped this project would help me practice my skills, especially the ones that were not required by my photography class. Finally, I wanted to put my newfound hobby to the test, to see if I still enjoyed taking pictures when it was my choice to do it.

The Objective

At the heart of the project is a theme of education. I want to teach everyone who views my project at least something, anything, no matter how small or inconsequential; I want people to learn from my photographs. Learning is another passion of mine in addition to photography and risk. Whether it is history, physics, geography, politics, math, or an assortment of other subjects, I enjoy absorbing new and intriguing information. Hopefully my project can assist others in the enjoying process of learning as well, so that I can share my passion for learning through my passion for photography and risk. If people walk away from my photographs thinking, “That was cool!” or “I never realized that risk was all around me,” then I succeeded. Witnessing people create connections between ideas and develop a deep understanding of concepts brings a genuine smile to my face.

In a way, I guess this project makes me a teacher of sorts, which does not bother me a bit. I enjoy teaching immensely, though not quite in the classroom sense, where subjects must be built up from nothing for the students. Tutoring is much more my style. In tutoring, the tutor brings clarification to a subject which the tutored already knows about, but may not fully understand. In this way, tutoring is less about teaching and more about correcting. Because it is something I like to do, throughout college I tutored my peers both for pay and on a volunteer basis. I would have worked for free, but Ball State University probably could not have gotten away with such an arrangement. It is a great way for them to get sued.

For this project, though, I offer my tutoring skills completely free, with no hidden fees

whatsoever. I will be the tutor, and the viewers can be the tutored. Now we both need a subject. It might be best to use the two that I have been speaking about thus far: risk and photography. Most people know at least something about risk, and likewise about art, but they may have misconceptions about either that need clarification. That is where my project becomes useful, and that is how I am like a tutor.

The combination of the subjects of risk and photography under the unifying factor of this thesis present me with a unique opportunity to combine my passion and my hobby, but more importantly, to educate everyone. This project allows me to reach a widely diverse crowd. Risk professionals should learn that the concept which gives them a paycheck could also belong in an art gallery. Risk professionals learn to identify and assess risk, and then to attempt to lower it without sacrificing too much opportunity for payoff. The motivation for lowering risk stems from the risk professional's aversion to risk. However, risk need not always be avoided. In many ways risk brings beauty to the world around us. Consider a mountain climber scaling the side a majestic mountain. He takes on a tremendous amount of risk to complete this task, but there is a grace about him as he climbs, something human, something genuine. On the other hand, artists should learn that the abstract thinking and creativity which goes into their work is not unique only to them, and also that corporate jobs need not be as boring as they might tend to think. Artists may believe that risk professionals lack the freedom of expression which makes their jobs truly interesting or worthwhile. Maybe they disagree with the rules that accompany a corporate profession. Whatever the case may be, assessing risk is not always easy, and is always open to interpretation and personal judgment. In other words, there really is an art to it. It is the objective of this project to demonstrate that. Finally, everyone, not just risk professionals or

artists, should learn to identify the risks which surround them every day, from the seemingly mundane to the obviously severe.

With this idea in mind, I needed a plan for how to proceed. For example, how many pictures should I take? Too little would not portray very much risk, and too many would require too much of my time, and could also lose the attention of my viewers. After some thought on the matter, I soon settled on the plan to capture ten to twenty quality photographs. I wanted to take my time with them, making sure to compose the picture in such a way as to portray risk, but remain artistic. This was not meant to be a practice of pointing a camera and clicking a button. Next I had to consider what equipment I might need. Of course, photographs cannot be taken without a camera, but a tripod also aids in taking great photographs. Additionally, I needed a lamp for lighting, and a remote for taking pictures from a distance. This last tool made itself especially useful on multiple occasions.

The final, and definitely most important, piece of preliminary work was deciding what to photograph. Risks come in two different categories: physical and metaphysical. Physical risks exist in a very tangible way, and can be perceived through the basic senses of touch, sight, taste, sound, or smell. For example, natural gas does not smell naturally, but an odor is added in case a natural gas leak occurs. Then, the smell of natural gas notifies people of the risks associated with a buildup of natural gas in an area. Additionally, if someone wants to check the temperature of a stovetop, they may place their hand near the range without actually making contact with it. The radiant heat alerts them of a burn risk, so that they know not to touch the stovetop. In contrast, metaphysical risks cannot be perceived with the basic senses. In short, a

metaphysical risk is a risk that exists more as an idea than anything else. The consequences of these risks, whether positive or negative, are very real, but the actual presence of the risk is difficult to identify in the world around us. Most risks could be considered physical, but there are quite a few metaphysical risks. Imagine a person leaving their house and driving away. After their house is out of sight, they wonder if they closed the garage. No one else is still home, and so an open garage is a perfect welcome to a robbery, even in broad daylight. If the person decides to assume they closed it, but it actually remains open, they accept the risk of being robbed. This is a very real risk, and a serious one, but it would be near impossible to photograph.

Another consideration to take into account when selecting risks to photograph is whether the risk is local. Since Ball State University is in Muncie, Indiana, the risks I photographed needed to be found in Muncie, Indiana. That is not to say that there are only a handful of risks in Muncie, but that plenty of real risks do not exist in Muncie. For example, a cruise ship can cost hundreds of millions of dollars to build, and it would be a terrible accident if one were to sink (which has happened multiple times). The sinking of a cruise ship is an infrequent, but very severe risk. Not only so, but it usually requires an ocean to sink a cruise ship. Muncie, Indiana is in the middle of the continental United States, where it would take an extraordinary anomaly to witness a sinking cruise ship. For this reason, photographing a sinking cruise ship, along with a whole slew of other risks, was out of the question.

Yet, even if the risk could be found locally, the next hurdle to jump was if it could be found.

Two terms are often used to describe the risk: frequency and severity. Frequency conveys how

often the risk occurs, and severity describes the level of consequence which would be experienced in the case of the risk occurring. For risk professionals, low frequency and low severity are desired, and if possible, simultaneously. High frequency and high severity risks should usually be avoided, if possible. When looking for risks to photograph, frequent risks are more likely to be found, and so they are good for completing the thesis. However, severe risks make for more interesting photographs, and so they enhance the quality of the thesis. For the project, I favored frequency over severity, because severe risks might have been more work than they are worth.

Lastly, even if the risk was local and could be found, that does not mean it would make for good artwork. One simply needs to order coffee from a fast food restaurant, and they will find a warning on the cup that the coffee is hot. I could take a picture of the label which says “CAUTION: HOT,” but that does not mean it would attract much attention in an art gallery.

So, the risks to photograph needed to be physical, local, locatable, and artistic, I entered the brainstorming phase of the project. I kept a list of picture ideas, and took a few weeks to add to it whenever I could. I really wanted the list to be diverse, with a range of risk types. To create my list I drew, in large part, upon my prior knowledge. Then, whenever walking around campus, or driving around Muncie, I kept my eyes open to what was going on around me. I was always looking for risks, and in turn, photo ideas. Some days I thought of nothing, some days I found a few new ideas, and other days I just added one new idea to my list. Humbly, I can admit that I do not know everything about risk. To supplement my prior knowledge and training in the area of risk, I did a little bit of research to bolster my brainstorming.

The Research

According to Glyn Holton, risk is exposure to a proposition of which one is uncertain, and so risk simplifies into exposure and uncertainty. True risk requires both exposure and uncertainty. If either aspect is absent, then the proposition fails to be risk. If someone watches a person skydive they are uncertain of whether the skydiver will safely land, but they are not exposed to any possibility of bodily harm like the skydiver is. Since the situation lacks exposure, it is not a risk to the person on the ground. From the perspective of the skydiver, the proposition of skydiving is risk, because they are exposed to the uncertainty of a safe landing. Most of this information I knew when I started my thesis. I did learn the importance of exposure in defining risk, and this enhanced my understanding of risk. The important thing to remember is that risk is actually a pretty simple concept when it comes down to it. With this information on hand, it became easier to brainstorm ideas for photographs. Similarly, searching for risks all around me grew easier when I deepened my understanding of the idea of risk.

In direct relation to my major, many risks are actuarial risks, in which I mean that they are studied by actuaries. The most common types are property and casualty, life, health, and pension risks. Property and casualty risks are extremely common and very broad, covering the risk of possible damage or loss of a person's possessions, like their house, car, or jewelry. Life risk, or mortality risk, is probably the most straightforward: the risk of death. Health risk pertains to any risk a person faces which could decrease their health, though without killing them (this distinction is important, because it signifies that a health risk can become a life risk). Examples of health risk include heart or lung disease, dismemberment, or broken bones. Finally, pension

risk is closely tied to mortality, and is the risk that a company's retired employees live much longer than expected, to the point where the company's pension fund could not pay out promised pensions. Since almost all risk is studied by actuaries in some form or another, many of the photographs I took for this thesis portray an actuarial risk. I especially enjoyed taking the photographs that do, because they so obviously relate to my major.

Along with actuaries, other people also care about risk. Some people care about risk formally, because they are paid to care about it. As aforementioned, actuaries are one such group of people. Others are investors, who care about the risk of an investment performing poorly, such as a falling stock price. Bankers worry about the risks involved with lending. This is known as credit risk, and bankers lend with an acceptance of the risk that the borrower may default, or fail to repay the loan. The financial officers of a corporation concern themselves with the risk of unprofitable projects, increases in costs, and bad publicity. Informally, because they do not get paid to think about risk, many other people also care about risk. Who are they? Everyone, even you reading this! At least, if you do not care about risk, then you should.

Risk affects the world. The biggest impact can be seen economically, whether for individuals, professionals, a country, or the globe. Individuals contend with the risk of injury, or loss. These are primarily the life, health, and property and casualty risks that actuaries study. However, for individuals, the affects of risk have the broadest range. A man takes a risk when he asks a woman to marry him. Such decisions will have lifetime repercussions, positive or negative. They also have immediate repercussions. She could say no, and he could look like a fool. She could say yes, and he could be overjoyed. For professionals, the range of effects is not as broad,

and most of the economic risks faced by professionals can be summed up by the previous paragraph. National and global economies are affected by risk in quite similar manners to professionals, but on a macro scale. If a country's economy begins to plummet, the entire country feels the affect, but so do the individual investors. Overall, risk has a tremendous impact on the world, and when people fully realize the prevalence and importance of risk, it becomes difficult to ignore. Indeed, a major objective of this project is aiding people in understanding the prevalence and importance of risk for the very purpose of making it harder to ignore.

The other purpose of this project is to create art out of the risks around us in the medium of photography. A photograph is a recording of the visual perceptions around us. Before digital photography, photographs were created by using an instrument (a camera) to focus light onto a surface coated with material which reacts with light. The different wavelengths of light (colors) reacted with the material differently to create photographs. With the advent of digital photography, the process is quite similar, except that instead of a surface coated with special material, the light is focused onto a digital image sensor, which specifies a color for each pixel. The result is a photograph. Therefore, scientifically, photography is simply a recording of the light in a scene.

But photography is more than science. Science makes photography possible, but true photography is art. So what makes a good photograph? The true and simple answer is that photography, like all art, is subjective. No real rules exist absolutely, but following certain guidelines usually produces a quality image. Using the Rule of Thirds in composing an image means to place the subject a third of the way into the picture up or down, left or right, or both. It

is usually not good to place the subject in the middle. Another suggestion is to eliminate empty space in the photograph as much as possible. The technique is known as “filling the frame.” When taking a picture, be mindful of the background. Remove anything that might detract from the subject, or clash with the subject. A common mistake among beginner photographers is to always keep the camera in landscape (or portrait when using a phone), but learning when it is good to switch between portrait and landscape will improve photos. The general rule of thumb is to determine whether the subject is wider or taller. Finally, compose a picture to contain lines, shapes, textures, colors, and patterns. A picture does not need all of those, and pattern is most important, but including something from that list will enhance the photograph. These are not the only suggestions which make for a quality photograph, but they are some basic suggestions. Sharpness of the image is also very important, as is lighting. With practice, utilizing these techniques becomes more natural.

A few photographers who succeeded in utilizing these techniques, and also have influenced my own photography, are Ansel Adams, Henri Cartier-Bresson, and Dorothea Lange. Ansel Adams grew famous for photographing the American West in the early 20th century, and his photographs eventually grew to support environmental conservation. Within photography, he is most famous for his ability to develop pictures in the dark room, called the “Zone System.” He was able to produce images with intense contrast, keeping the darks dark and the lights light. While his photography is quite popular, and makes for fantastic artwork, it was more his personality which influenced me in my own work. Ansel Adams was very picky about his photographs. He could take thousands over the course of the year, and still only really like a handful of them. When I started into photography, I tried to be the same way. I really wanted my pictures to be of high

quality, making for great artwork, just like Adams’.

Henri Cartier-Bresson also developed into a photographer during the early 20th century. Known as the Father of Photojournalism, he made a career out of blending in with his environment and capturing candid photographs of unaware subjects. He eventually travelled extensively, taking pictures everywhere he went. His desire for candid pictures, where the subjects were their true selves, influenced my style as well. Above all, I want the pictures I take to convey the truth about the situation, not a fabricated reality.

Sometimes, a candid picture is not always feasible. Perhaps capturing a candid portrait with no one else around would alert the subject, and then the portrait would no longer be candid.

Whatever the reason may be, a photograph that cannot be taken candidly can be made to look candid. Dorothea Lange was a photographer famous for her photographs during the Great Depression in the United States. Some of her most famous photos were portraits of mothers and their children, surely photographs that would be difficult to capture without the subjects knowing it. However, the emotions and situations still appear genuine. In my own work, whenever I cannot find a candid photograph of a subject, I try my best to still create a photograph which appears candid and real. In other words, Cartier-Bresson’s candidness is the first goal, and Lange’s genuine appearance is the backup plan.

With that, let us examine the photographs for the thesis.



Brick Doesn't Burn

Brick Don't Burn is a picture of a standpipe connection on the side Park Hall at Ball State University. Standpipe connections function to aid firefighters in connecting multiple hoses in buildings. I like the pattern of the bricks in this image, the theme of red, and the shadow of the standpipe connection on the wall. I do not like how one of the caps (the bottom one) is a different shade of red than the rest, and how each of the wheels of the valves is faded. When taking this picture, I wish I had had a very wide-angle lens, like a fish-eye lens, to take the picture straight on looking at the standpipe connection. However, I am pleased that I still composed a good photograph with the equipment I own. This photo is supposed to convey the risk of fire. Any fire hydrant type of device purposes to minimize the damage of a fire, but it cannot prevent a fire. So, the risk of fire is always present, and we must accept that each and every day.



Freak Out

Freak Out is one of my favorite photographs from the thesis. I really like the checkerboard pattern of lights to the right, the crisscrossing of lights the left, and the overall upside down rainbow shape created by the light trails. The color range is phenomenal, and the “Freak Out” sign towards the bottom of the picture conveys the feeling of riding this carnival ride. Truly, swinging back and forth to such heights really stirs someone to freak out and scream. If I could change something in the photograph, I would pan left and up, and zoom out to better position the subject in the frame. Then I would chop down the tree which can be seen on the left edge of the photograph. These rides are pretty safe, but the carnival makes sure people understand that they ride them at their own risk. Something could go wrong with the ride, and the results could be quite tragic.



Heads Up

What I really like about *Heads Up* is how the construction worker is looking up while carrying the boards on his shoulder. Though I do not recall any danger above him at that moment, his gaze and his facial expression make him appear worried that something will fall on him soon. Furthermore, I like the vibrant colors of his vest, along with the combination of red (in his shirt), blue (in the grays and his pants), and yellow (in the boards) throughout the picture. It would have been nice to be higher up, shooting down at his face, rather than level with it, but this was not possible. Again, even though he was in no particular danger, the risk portrayed in this photograph is the risk of falling objects causing injury on a construction site. Whenever construction workers arrive at the job site they must accept the risks along with the job.



It Looks Like a Great Place to Park

I photographed this image travelling on Interstate 69, and it was the only picture I took of the truck. (I should note that I was not putting myself or other drivers at risk by practicing photography while driving, because I was in the passenger seat.) I just turned to notice it, and had only a moment to aim my camera and take one picture. Fortunately, the cab turned out in focus, which was most important. If I had another shot at it, I would have liked to wait another half a second or so to fill the entire frame with the truck and trailer, plus let the blue car leave the frame. However, with the speed we were moving at, I felt glad to even get a single exposure of decent quality. Ultimately, it may not be the most artistic photograph I have taken, but it portrays the risk of a car accident (even as mild as running into a ditch) very candidly.



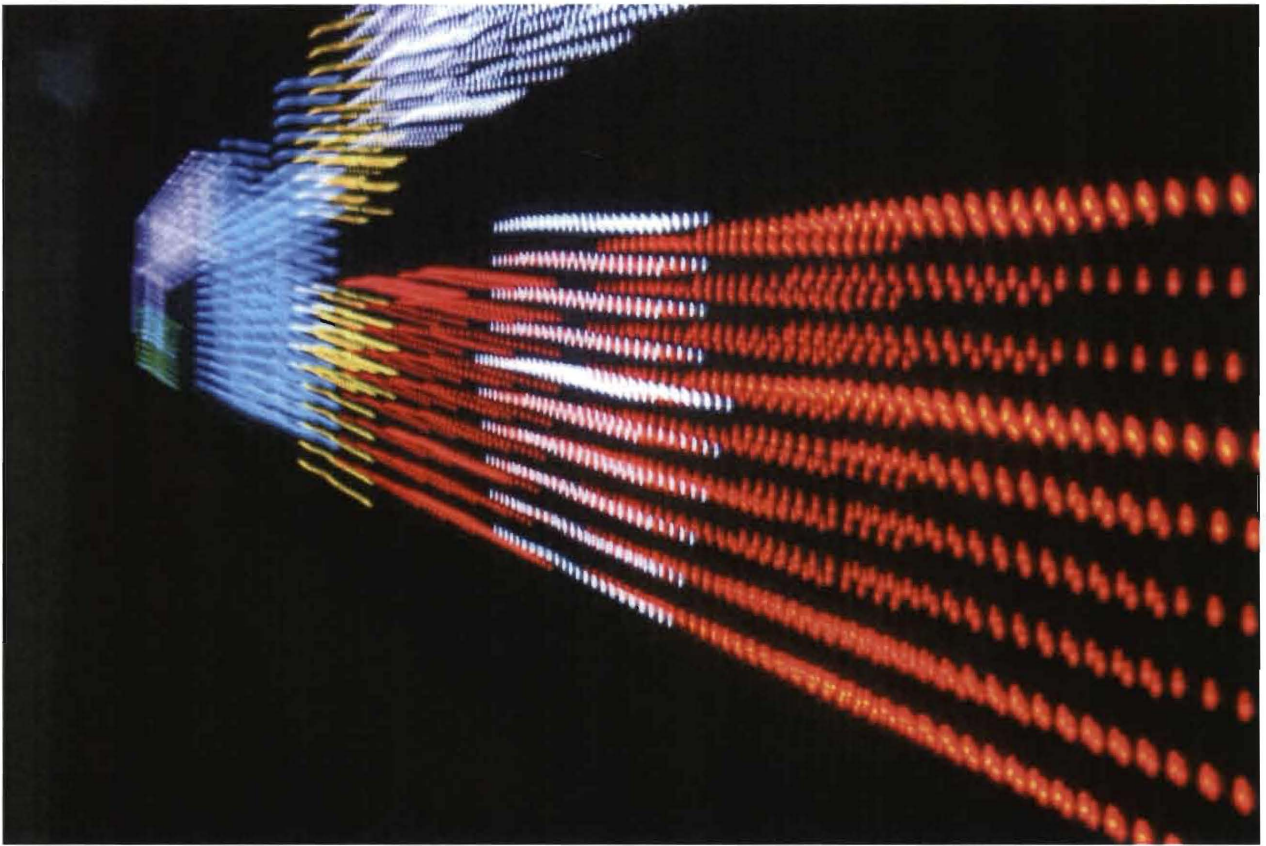
Jump the Gap

Jump the Gap is a personal favorite of mine from the thesis. I do not like his friend just standing there watching, but other than that the picture pleases me. I particularly like that the photograph captures the skateboarder at the peak of his jump, I like the spreading of the arms, and the overall sharpness of the photograph. The combination of those factors makes this a great action shot, and leaves the audience wondering if he landed the trick. This image portrays the risk of injury from practicing sports. Truthfully, he landed the trick fairly easily, but the right mistake could cause a laceration requiring stitches, or a broken arm. Athletes who wish to participate in sports accept the risk of serious injury, and occasionally death.



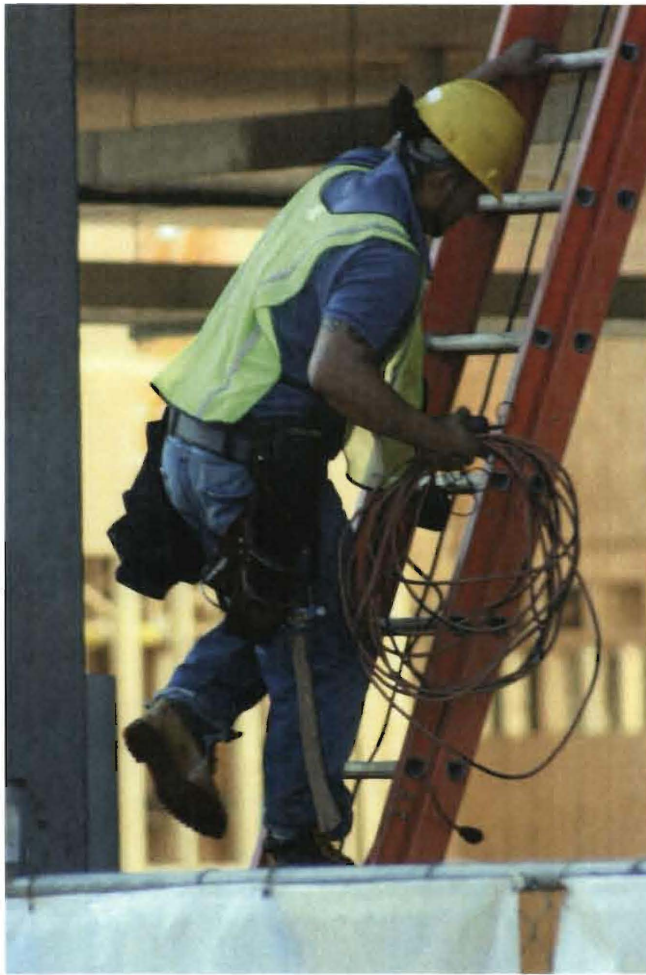
Look Mom, No Helmet

There are three risks in *Look Mom, No Helmet* which I see regularly. First, the fact alone that the man is riding a motorcycle increases his chances of severe bodily harm during a traffic accident. Second, to exponentially increase the former risk of riding a motorcycle, he does not wear a helmet. Involvement in a traffic accident while riding a motorcycle without a helmet could cause permanent brain damage or death. Third, he is wearing headphones which reduce his ability to perceive his surroundings. Personally, I like the presence of three risks in this photograph. I do not like that this actually happens, but it made for a great contribution to my collection of risk photography. I still need to practice the technique I used to take the photograph, and this lack of practice caused a slight blur to the motorcyclist. If given another opportunity, I would zoom in or stand closer to the road, and I would wait for the motorcyclist to be travelling at a higher speed. This would blur the background more dramatically, and highlight the rider's speed.



Market Fluctuations

Market Fluctuations is the only abstract photograph in my collection. Because it is so difficult to establish the subject of the photograph, its removal from the collection was considered. Finally, I found myself so drawn to the range of colors in the photograph, and the representation of its meaning through symbolism, that I kept it. The photograph portrays the stock ticker on the wall of the business building on the campus of Ball State University. If I could do it again I would hold the camera more steadily, or find a way to utilize the tripod at such a height. This would prevent the multiple streaks of light in places where there should only be one. The frequency at which stocks change, and the unpredictability about how they will change, inspired the composition of this photograph. In short, *Market Fluctuations* conveys the risk of investing.



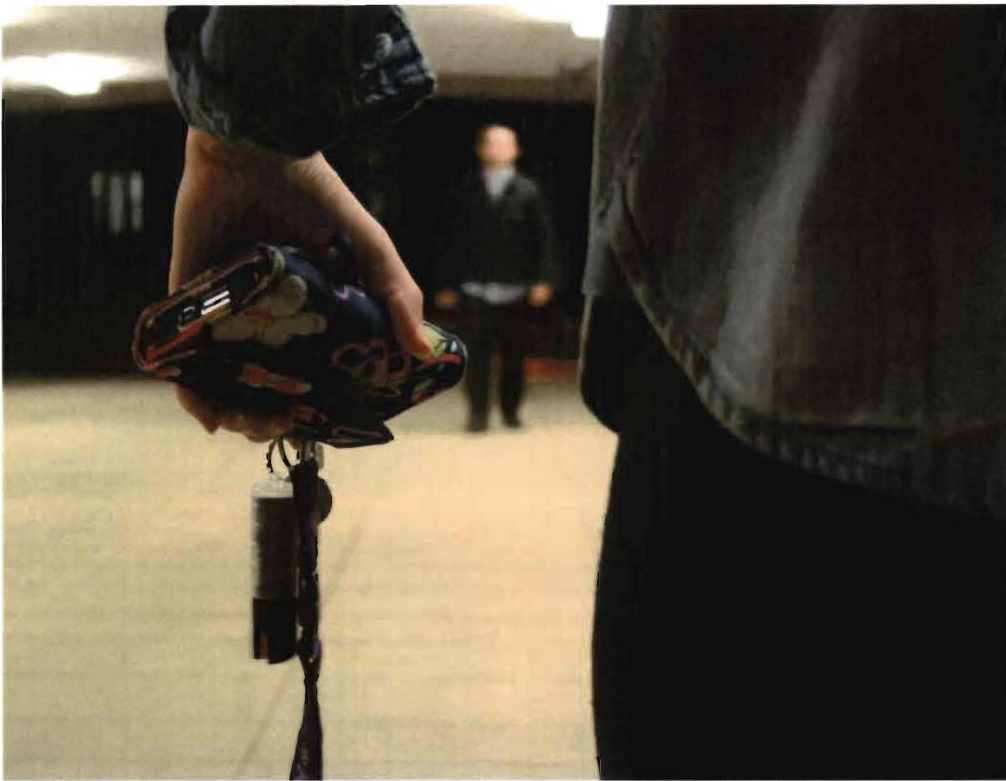
One Rung at a Time

Here, another construction worker is seen doing routine daily work: carrying equipment up or down a ladder. What I really liked about this image is the framing of the worker with the fence and the concrete column under him and to his left, respectively. Again, the bright colors of the vest and the helmet draw attention to his torso and upper body immediately, and then the eye moves to the cord he carries. Climbing a ladder is already risky enough, but when someone attempts to carry an object up or down the ladder with them, the subtraction of a point of contact increases the likelihood of personal injury. If I could take the picture again, I would increase the sharpness of the photograph, because it seems slightly blurry in places.



Optical Illusions

For clarification, just like in *It Looks Like a Great Place to Park*, I was in the passenger seat of the car when I took this photograph. My fiancé was driving the car when someone started getting really close behind her, and she grew frustrated. I realized how annoying this situation must be for people, but also how unsafe it is. Travelling too close to the car in front of you increases the risk of a traffic accident when that car has to stop or slow down, but people do it all too often because they stop paying attention, or they get frustrated with the speed of the car in front of them. My fiancé was right to get frustrated when it happened, because it puts her and other drivers at increased and unnecessary risk. What I like about this photo is its candidness, in addition to the framing of the mirror, and the glaring headlights of the following car. The phrase, "OBJECTS IN MIRROR ARE CLOSER THAN THEY APPEAR," inspired the title of this photograph, *Optical Illusions*. It amazes me how eerily true the warning is.



Pepper Spray

Pepper Spray looks like an old western standoff, but instead of an outlaw and a sheriff, the two opponents are an attacker and a female. Truthfully, the risk portrayed by this photograph is a very serious one. Women are assaulted, molested, raped, or just simply bothered by men far too often. Now that I have a fiancé, and marriage is on the horizon, I am especially concerned about how this risk may affect my own life. I cannot protect my fiancé at all times, and so we both accept the risk of something happening to her when she roams about alone. In this photograph, I like the femininity of the wallet, and the positioning of the anonymous attacker between the arm and the torso. The pepper spray adds to the chilling effect of the photograph, as does the darkness in the distance. I would have preferred the photograph to be candid, but the idea of pepper spray hanging from the hand was inspired by a girl I had seen on campus earlier in the week. Besides, I would not want this situation to actually happen for the sake of a photograph.



Puff

Puff is a photograph of a smoker taking a puff of her cigarette. The risk here is obvious: mounds of research have shown that smoking increases the probability of lung cancer, early death, stroke, and heart disease. Again, I like that the photo is candid, I like that it is sharp and in focus, that the framing is vertical, and that she fills the frame of the photograph. The patterns of the fence and the stone behind her set a nice backdrop as well. I do not like that her feet are cut off, and if I could take the picture again I would zoom out and pan down to fix this. Overall, I think that the photograph lacks color, which could be a contribution of the paleness of her skin, decreasing the amount of red visible in the image.



Steady Goes It

This photograph does not lack color at all. Reds, greens, and blues are visible in the brick, the grass, and the gray tones. Of course, his shirt demands a lot of attention and adds magenta, yellow, cyan, and white to the photograph. The range of colors is an aspect I really like about the photograph. I also like the sharpness, considering it is an action shot, and the depth of the photograph. Having the background in focus really sets the scene for the photograph as somewhat urban, and thus modern. I do not care for the tree on the left of the image, though. The risk in this photograph is similar to *Jump the Gap*. Athletes must accept the risks involved with participating in extreme sports.



Vulnerable to Falling Objects

I suspect that many people will not recognize the risk present in this photograph right away. Therefore, I will wait to explain it. First, I want to say that I do not like the distraction of the fencing in the photograph. With another opportunity to take this picture, I would take two steps to the right so that the fencing would help frame the two workers, instead of obstruct them from view. However, the vibrant colors and the facial expressions really pleased me. Both men look tired and worn out, and it was only the morning. I also liked the two-for-one risk present in the photo, because both men are not wearing their helmets. Granted, construction sites usually have areas where workers are not required to wear a helmet, and this may have been one of those areas, but I do remember a crane lifting objects in their proximity. A hard hat should come first on a construction worker's list of safety gear.



Wet Floor

Almost every day on the campus of Ball State University, I saw at least one wet floor sign. They are everywhere in life: when we go to the grocery store, when we use a public restroom, or when we go to work. However, most of us walk right by without a second glance, just as the girl did in this photograph. Without ever looking down at the floor to check for wetness, we keep up our pace and glide right by the signage. The risk of falling is real, and the risk of injury from falling is real as well. Additionally, this photograph conveys the risk of liability that organizations face whenever people visit their premises. Failure to keep a walking surface clean and dry, or to notify people of unsafe walking areas, can lead to large lawsuits if someone were to be injured from slipping and falling. This makes these signs a necessity, even if they are unsightly. That being said, I really like the perspective of the photograph, the bright lights in the doorway, and the bright yellow of the sign next to the reds and greens of the brick and the carpeting. Finally, the juxtaposition of the girl walking safely out and the stick figure taking a tumble tickled me.

The Results

Overall, my success in this thesis is measured by its ability to educate both myself and the audience. Can people learn from these photographs? Did I learn from the project? I think that these pictures maintain a quality of art and creativity, which really makes them able to stand alone as pure art. Adding in the component of risk in each photograph means that artists should be able to learn about risk while viewing artwork. In this way, artists are able to learn from a subject in which they are interested. This style of education should increase the likelihood that information is retained by the student, and so artists should better be able to recognize the risk around them as a result of viewing this collection of photography. For the general audience, this fact should hold similarly. Those non-artists may not be as interested in art, but a good photograph can still catch their eye, and the process of learning about risk would then be similar. On the other hand, I believe risk professionals could learn about art from this thesis. For them, the interest would be in the risks displayed in the images, and then they should learn that there is art in these risks. In sum, every audience should learn something from this collection of photography, even me.

Personally, I increased my knowledge base in both photography and risk. With photography, I grew to understand that I really like candid photographs. I want my photography to capture real people doing real activities. Candid photography displays genuine emotion when people are at their best or at the worst. So, I learned that I like to photograph people. Usually, I find that people are almost always interesting. Even an old man just sitting at a table and drinking tea conveys a multitude of emotions from loneliness to contentment, and it freezes a moment in real

life, a moment which can always be referenced with a photograph. Additionally, people tend to be easy to find, and so they make photo opportunities frequent. This is unlike some of the photographs I took for my thesis, where finding the subject was rare. For example, the carnival only comes to Ball State once each year, and that only leaves one night for photographing the Freak Out. However, almost every day we see someone smoking a cigarette, so *Puff* did not involve a lot of waiting around for an opportunity to take the picture. I also learned the two aspects of a photograph I care most about are color and clarity, and that eliminating dead space is a close third.

In addition to my photographic style, I also learned some valuable lessons about the practice of photography. First, be ready to be seen. Once you start pointing a camera everywhere, be ready for people to notice you, question you, and maybe even be uncomfortable. On more than one occasion the subjects of my photographs saw me taking their picture, and some of them actually talked to me about it. Second, when taking pictures, it is important to make sure the lens is clean. When taking one particular photograph, I realized after I had already walked away from the subject, and was viewing the picture on my computer screen, that my lens was covered with dust which distracted from the subject. Related to keeping a clean lens is to keep a charged battery. Though I did not experience any difficulties from losing power to my camera, I was diligent in keeping both batteries charged. Third, I learned the importance of carrying a camera around. I missed out on a number of quality photographs because I simply did not have a camera with me when I saw a risky situation occur. This was highly disappointing, because it was so preventable, but that is the difficulty with candid photography. On a related note, as a result of this thesis, I have become more aware of photo opportunities around me. I see the physical

world differently, looking for pattern, color, emotion, and composition. Hopefully as this hobby grows, my ability to recognize good photographic moments does as well.

With risk, I also learned to be more attentive to my surroundings. Risk is happening all around us, even when the risk may not be severe. For this reason, it amazes me how people easily accept or ignore the risks they encounter in their daily lives. Really, accepting small risks may be a good thing. If people constantly avoid risks, they can never grow. Their lives will remain stagnant, their personalities will never develop, and they will never learn from mistakes or experiences. A man who is too afraid to propose will never marry that woman. Avoiding sports because they may lead to injury prevents someone from experiencing the joy of physical improvement or winning a game. Risk does not need to be avoided, and, as I hope I have shown in this thesis, it can also make for great artwork.

The Conclusion

As a result of completing this thesis, I think I will be a better risk professional. I witnessed firsthand how rare some risks are, and also how some risks promote the growth of people. Risk can lead to income and satisfaction just as easily as it can lead to poverty or dismay. After doing some of the research, it became clearer to me that the true definition of risk is uncertainty about an event. That means the result can be positive or negative, good or bad, and the situation still involves risk. To that end, it is the “risk” that something good will happen that earns my paycheck every two weeks.

I also think I will be a better photographer. Certainly, I learned a lot of practical lessons while taking the pictures for this thesis. In my camera bag is a new set of tips and tricks for taking good pictures, and even a new cloth for wiping the lens clean. I grew in patience while waiting for the right moment to take the picture, and I learned I need to improve at blending in with my surroundings.

All in all, I grew; if not as a risk professional or a photographer, I at least improved my time management skills. I had fun taking the pictures, but, honestly, I did not enjoy writing about it. In the future, I hope to continue with photography as a hobby, and maybe even add to the collection of risk photography. Still on my list is a sinking ship, a tornado tearing across the plains, and the light trail of a police car speeding down the road with its red and blue lights flashing. Hopefully, I will not see that last one from my rearview mirror.

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